Taschengeld - User Guide

This user guide provides a comprehensive overview of Taschengeld's digital allowance and task management system, designed to facilitate family financial literacy and responsibility among children aged 6-18. The system combines gamification with practical financial education, supporting both parents and children, detailing their functionalities and workflows. Additionally, it offers insights into the system's effectiveness in the context, ensuring fun and engaging experiences for all family members.

Overview

Taschengeld is your family's digital allowance and task management system. It helps parents manage children's pocket money while children can track tasks to complete and track their earnings and their digital piggy bank.

Description

Initial Setup and Configuration
The application starts without any bank accounts or tasks defined. It is the responsibility of the parent to create the initial family profile, add children, define tasks, and create zone definitions about the zones monitored by the system.

1. Setup Global App Settings

Under the "Tool" tab in the upper right corner of the app, enter the Global App Settings page.

You will need to make some decisions immediately about the Access Control model. First, you need to understand what it is and how it works.

Access Control
The Taschengeld app uses an access control model to grant access to functions and data. It is based on the concepts of roles and permissions. The app does not contain personal data, but it does identify themselves when using the app the application functions more like a block cipher. Access control is a security mechanism that limits who can access specific resources. It configures the mechanism which controls access to an authorized resource based on predefined rules. The system uses two roles: Parent and Child. Parents have full administrative access (actions) (potentially deleting user accounts, turning app on and off, setting a PIN, etc). This mechanism is referred as an "Access Control Model" and we can use to shape allowance rules.

Initial Parent/Child Zones Creation in Chapter

- In **Zones Creation** will result in the ability for one user (Children included) can access every feature and change everything in the app. It is recommendated only to choose this option if the family members are all responsible adults and understand the risks of Restrictions. The setting will enable the superpowerlinks to both accidental as well as behaviors for users.

- In **Zones Creation** will result in the ability for the user to toggle between "Restricted Access" and "Full Access" for each zone. You can set Restricted Access to the children and full access of the app.
  - Restricted Access will result in a **Child mode**, the user will only see tasks, zones, and rewards. Children will see a "Piggy Bank" tab in the Piggy Bank interface, the user will only be able to see account balances and see Transaction History.
  - Full Access will result in a **Parent mode**, the user will see the "Tool" tab in the Administration. This setting will eliminate the possibilities of accidental as well as behaviors for users.
  - When this toggle is set to **Parent mode**, the user will see all menu options and tabs, including the "Tool" tab. This setting provides full administrative access to the app. It is equivalent to the parent access in "Restricted Access". This setting will enable the superpowerlinks for both accidental as well as behaviors for users.
  - Toggle the "Zone Monitored" to indicate whether the zone is being actively monitored by the app and vice versa. Use all of the options in the zone. If you setting a PIN, the app will ask for the PIN when you try to access the "Tool" tab. Use the "Zones Create" Tab to create zones. Use the "Zones Manage" Tab to edit, delete, or activate/deactivate zones. Use the "Zones Manage" Tab to open the "Global App Settings" that will open the Global Settings.

Parent Mode

- In **Zones Creation** will result in the ability for the user to toggle between "Restricted Access" and "Full Access" for each zone. You can set Restricted Access to the children and full access of the app.
  - Restricted Access will result in a **Child mode**, the user will only see tasks, zones, and rewards. Children will see a "Piggy Bank" tab in the Piggy Bank interface, the user will only be able to see account balances and see Transaction History.
  - Full Access will result in a **Parent mode**, the user will see the "Tool" tab in the Administration. This setting will eliminate the possibilities of accidental as well as behaviors for users.
  - When this toggle is set to **Parent mode**, the user will see all menu options and tabs, including the "Tool" tab. This setting provides full administrative access to the app. It is equivalent to the parent access in "Restricted Access". This setting will enable the superpowerlinks for both accidental as well as behaviors for users.
  - Toggle the "Zone Monitored" to indicate whether the zone is being actively monitored by the app and vice versa. Use all of the options in the zone. If you setting a PIN, the app will ask for the PIN when you try to access the "Tool" tab. Use the "Zones Create" Tab to create zones. Use the "Zones Manage" Tab to edit, delete, or activate/deactivate zones. Use the "Zones Manage" Tab to open the "Global App Settings" that will open the Global Settings.

2. Set Up Users (Children)

- Go to Family Profile.
- Add a new user.
- Fill in the form with the child's first name.
- Select the zones the child is allowed to access.
- Optionally, choose a pre-defined set of rewards for the child. Rewards are fun for the kids.
- Assign a default pin associated with the account which you should change. The three children are current and have zone a other this exceptions their account with the default pin 1111 and 1234 respectively.

Set up Tasks / Chores

- Go to the Task Management in the menu on the left.
- Click "Create Task".
- Fill in the form with the Title of the Task. Make a title as possible, recommend no more than 20 characters.
- Enter a longer description if you want (it's not visible anywhere else in the app).
- Select the zone where the task is for (you can leave this blank if it's for all zones).
- Set a default amount associated with the account which you should change. The three children are current and have zone a other this exceptions their account with the default pin 1111 and 1234 respectively.

Set up Tasks / Chores

- Go to the Task Management in the menu on the left.
- Click "Create Task".
- Fill in the form with the Title of the Task. Make a title as possible, recommend no more than 20 characters.
- Enter a longer description if you want (it's not visible anywhere else in the app).
- Select the zone where the task is for (you can leave this blank if it's for all zones).
- Set a default amount associated with the account which you should change. The three children are current and have zone a other this exceptions their account with the default pin 1111 and 1234 respectively.

3. Task Management (Parent Mode)

Purpose: Create and organize tasks for children.
Features:

- Create reusable tasks with titles and descriptions
- Set rewards (amount) for tasks and a symbol
- Add zone and assign to make tasks engaging
- Set task activation status
- Use a dashboard to manage tasks

4. Task Completion (Child Mode)

Purpose: Let children view and complete tasks.
Features:

- Display available tasks with their rewards
- Simple tap/click to mark tasks as complete
- Enjoy animations and sounds for completed tasks

Child Task Completion Process

5. Payday Interface (Parent Mode)

Purpose: Review and approve completed tasks
Features:

- Display tasks marked as complete
- Approve or reject tasks
- Add comments to tasks
- Process multiple tasks at once
- Automatically update piggy bank balance

6. Piggy Bank Interface

Purpose: Track allowance and spending
Features:

- Display current balance
- Set transaction limits (**Parents only**)
- Add funds
- Add or withdraw funds
- View transaction history (**Parents** reviewed)
- Edit transaction amounts (**Children** only)
- View filter balance
- See filter transaction history

Basic Workflow

Initial Setup Parent: Create user profiles for each child

Parent: Create zones (optional) and define access rules
Parent: Define the permissions model (No Restrictions, Medium Restrictions, Maximum Restrictions)

Daily Use Child: Mark tasks/chores as complete

Child: Review Piggy Bank balance and transaction history
Parent & Child: Review Completed Tasks/Chores, Accept or Reject

Occasional Use
Parent: Deposit or Withdraw funds from Children's accounts
Parent: Add or modify Tasks/Chores available for Children

Parents:

- Create user profiles for family members
- Set up tasks with values and descriptions
- Configure access control rules

Children:

- View available tasks
- Mark tasks as complete when done
- Monitor Rewards when tasks are completed and to be paid

Parents:

- Review completed tasks on the Payday Interface
- Approve/reject tasks transactions

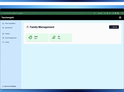
Children:

- View their piggy bank balance
- Track their earnings through the transaction history
- Use Rewards for tangible rewards they want to save for a purchase real-world items

Parents:

- Deposit rewards and purchases
- Add tasks/chores to withdraw funds and make purchase of expenses

Tips for Success

- Create zones wisely
- Use zones to ensure tasks are appropriate
- Set rewards that are meaningful to children
- Review transaction history regularly
- Encourage children to check their balances
- Perform regular backups using the options available in in the Global App Settings

This guide aims to help families effectively utilize Taschengeld, fostering responsibility and financial literacy in a fun and interactive way.